क्रमांक	प्रभार	वी०डी०आई०एस० 97 के अन्तर्गत कुल आय पर लगाया गया कर (करोड़ रु० में)	वी०डी०आई०एस० के कारण करों तथा ब्याज की वसूली (करोड़ रु० में)	घोषणाओं के आधार पर जारी किए जाने वाले प्रमाणपत्रों की कुल संख्या
1	2	3	4	5
6.	दिल्ली	4,155.40	1228.44	38,570
7.	हैदराबाद	1,746.59	384.60	20,715
8.	कानपुर	1,163.82	347.94	17,059
9.	कोचीन	446.45	139.34	6,249
10.	जयपुर	922.40	272.98	21,372
11.	भोपाल	1,005.55	309.93	21,332
12.	कलकत्ता	2,390.09	714.52	52,788
13.	लखनऊ	724.42	212.14	14,999
14.	पूना	871.95	273.49	21,616
15.	मुंबई	6,500.70	2031.93	70,989
		33,289.67	9,745.52	4,75,133

Recovery of NPAS by Banks

*339. SHRI O.P. KOHLI: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news-item captioned "Banks in no hurry to recover dues" appearing in the Indian Express dated the 26th November, 1997;

(b) if so, the details in this regard;

(c) the action taken on the points;

(d) whether banks have filed suits to recover their huge outstanding non-performing assets to less than 15 per cent of the amount; and

(e) whether there is any proposal to inquire into the matter as to why the banks have not filed suits in all the cases and followed the same vigorously?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE BANKING, REVENUE AND INSURANCE (SHRI KADAMBUR M.R. JANARTHANAN): (a) A news item captioned "Banks in no hurry to recover dues" appeared in the Indian Express dated 26th October, 1997.

(b) The news item refers to the alleged delay on the part of the banks in filing suits to recover the dues to the banks. The news item also refers to some specific accounts, which are allegedly in default.

(c) to (e) The Non-Performing Assets of public sector banks fall in the categories of sub-standard assets, doubtful assets and loss assets. In the case of sub-standard assets and doubtful assets, the banks attempt to recover dues by close follow-up of the accounts. Amounts involved in non-performing assets are often recovered through compromise proposals, which are cost effective compared to litigation which is time consuming. Banks resort to litigation to recover dues only when they find that there is no cost-effective option available to them. Debt Recovery Tribunals have also been set up for speedy recovery of suits filed by banks.